



Grameen Kalyan

Proposed NU Business Name : *Noor Cosmetics.*



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Mostafizur Rahman Vill: Kushmail, Post: Kushmail, Upazilla : Fulbaria, District: Mymensingh
Age	:	30 Years
Marital status	:	Married.
No. of siblings:	:	3 brothers & 1 Sister.
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GCCN, GKF etc. (ix) Others	:	Mother <input type="text"/> Father <input type="text"/> Most. Nurjahan Begum Md. Kitab Ali. Branch: Kushmail Dhanaipar, Group # 08, Centre # 2/M, Loan no. 2881, Member since: 2000, First loan: Tk. 5,000, Existing loan: 70,000, Outstanding: 14,000 My Mother paying GB loan installment. No Nil Nil Nil
Education, till to date	:	Class ten

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Nil.
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	He has no formal training but 03 years experiences in running business.
Other Own/Family Sources of Income	:	Fathers income from agriculture.
Other Own/Family Sources of Liabilities	:	Nil.
Contact number	:	01789-443295
National ID number	:	6122005210596
NU Project Source/Reference	:	GK

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2000. At first she took GB loan BDT=5,000 (five thousand) and used the money in business development. Gradually several times she took GB loan and utilized the money in business purpose.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Project's Name	:	<i>Noor Cosmetics.</i>
Address/ Location	:	Fulbaria bazar, Chowdury complex, Fulbaria, Mymensingh.
Total Investment	:	BDT Tk.= 5,33,000
Financing	:	Self financing: BDT Tk. 3,33,000 (Existing Business) Required Investment: BDT Tk. 2,00,000 (as equity)
Present salary/drawings from business (estimates)	:	BDT= 6,000 (Six thousand)
Proposed Salary	:	BDT= 6,000 (six thousand)
Proposed Business Implementation Plan	:	<ul style="list-style-type: none"> ➤ This is an ongoing business so the fund need to increase the volume of existing product; ➤ Estimate sales is @ BDT Tk. 4000 per day; ➤ The estimate profit is about 20% on sales; ➤ pay back period is estimated 3 years; ➤ Expect date to expand the project in November, 2015.

EXISTING BUSINESS OF NOBIN UDYOKTTA

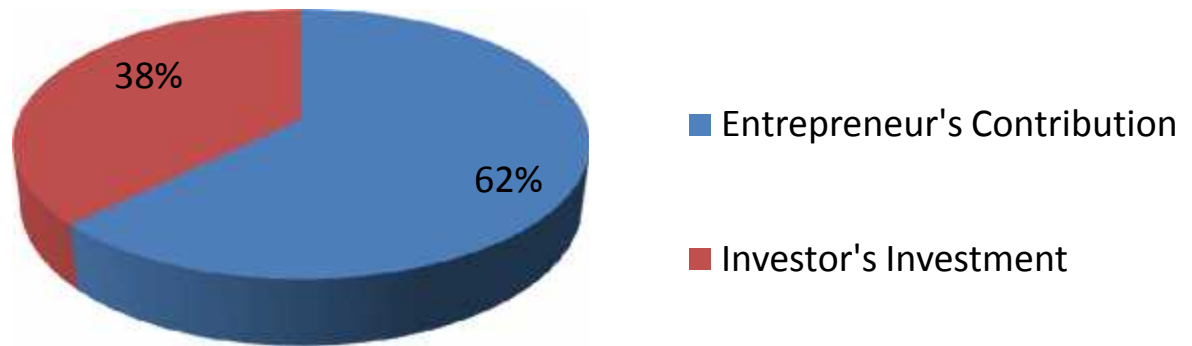
Particulars	Existing Business		
	Daily	Monthly	Yearly
Revenue			
Sales(A)	3,000	75,000	900,000
Cost of Sales (B)	2,400	60,000	720,000
Gross profit (GP) [C=(A-B)]	600	15,000	180,000
<u>Less: Operating Cost:</u>			
Salary self		6,000	72,000
Electricity bill		500	6,000
Transportation		300	3,600
Mobile bill		300	3,600
Night guard bill		100	1,200
Other expenses		200	2,400
Non Cash Item:			
Depreciation /damage product			5,000
Total Operating Cost (D)		7,400	93,800
(C-D) Net Profit:		7,600	86,200

PROPOSED PROJECT INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed (BDT)	Total Cost (BDT)
Shop (advance)	40,000	-	40,000
Furniture (decoration)	100,000	-	100,000
Different Orna (married)	1,000	5,000	6,000
Cosmatice Produce (cream, powder,different ornament,tissue,shampoo,mehedi,ves mol,glisarin,) etc	100,000	100,000	200,000
Curi	10,000	10,000	20,000
Coconut oil+olive well	10,000	8,000	18,000
Cream, lotion, face wash etc	10,000	15,000	25,000
Soap (many item)	8,000	5,000	13,000
body spray+perfume	5,000	10,000	15,000
City gold	8,000	10,000	18,000
Belt	3,000	5,000	8,000
Venety bag	7,000	7,000	14,000
Tolly bag	6,000	5,000	11,000
Gift product		10,000	10,000
School & college bag	10,000	10,000	20,000
Working Capital	15,000		15,000
Total	333,000	200,000	533,000

Source of Finance

Particulars	Amount in BDT	%
Entrepreneur's Contribution	333,000	62
Investor's Investment	200,000	38
Total Investment	533,000	100



FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	daily	Monthly	yearly
Total Sales (A)	5,000	125,000	1,500,000	5,500	137,500	1,650,000	6,050	151,250	1,815,000
Total Cost of Sales (B)	4,000	100,000	1,200,000	4,400	110,000	1,320,000	4,620	115,500	1,386,000
Gross profit (GP)= [C (A-B)]	1,000	25,000	300,000	1,100	27,500	330,000	1,430	35,750	429,000
Less: Operating Costs:									
Electricity bill		500	6,000		550	6,600		577.50	6,930.00
Night guard bill		100	1,200		105	1,260		110.25	1,323.00
Transportation		500	6,000		550	6,600		577.50	6,930.00
Proposed salary-self		6,000	72,000		6,600	79,200		6,930	83,160
Mobile bill		500	6,000		550	6,600		577.50	6,930.00
Other expenses		200	2,400		220	2,640		231	2,772
Non Cash Item:			-		-	-			
Depreciation expenses			5,000		-	5,500			5,775
Total Operating Cost (D)		7,800	98,600		8,575	108,400		9,003.75	113,820.00
(C-D)Net Profit		17,200	201,400		18,925	221,600		26,746.25	315,180.00
Retained Income:			201,400			221,600			315,180.00

Notes: 1. Agreed Grace period: 3 Months.

2. Investment Payback schedule: 12 installment including ownership transfer fee after 3 month grace period.

CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)

	Year (1)	year (2)	Year (3)
<u>Cash inflow:</u>			
Opening Balance	5,000	336,400	478,000
Capital Infusion by Investor	200,000		-
Sales	1,500,000	1,650,000	1,815,000
Total Receipts	1,705,000	1,986,400	2,293,000
<u>Cash Outflow:</u>			
Cost of goods sold	1,200,000	1,320,000	1,386,000
Operating expenses	98,600	108,400	113,820.00
Return to investor (including Transfer fee)	70,000	80,000	90,000
Total payment	1,368,600	1,508,400	1,589,820
Closing Balances	336,400	478,000	703,180

SWOT ANALYSIS

STRENGTH

- Employment:
Self: 1
- Trade license: Own name;
- Skill & Experience:3 years

WEAKNESS

- Lack of Capital;
- Limited product.

OPPORTUNITIES

- Local demand;
- Fixed customer;
- Investor's money will be payback in 3 years.

THREATS

- Theft;
- Fire burn;
- Local competitor.

Presented at 8th Ex. SB Design Lab on 14th October,
2015 at Grameen Kalyan.

Thank you

Pictures

My Shop.







My Product









NU with Mother



Trade License

ফুলবাড়ীয়া পৌরসভা কার্যালয়
স্থাপিত : ২০০১ইং
ফুলবাড়ীয়া, ময়মনসিংহ।

ট্রেড লাইসেন্স

ক্রমিক নং- 7577 লাইসেন্স নং- ১(৫২২)

(পৌরসভা) আইন, ২০০৯ এর ধারা ১০৩ ও আদর্শ করা তফসিলে বর্ণিত বিধি
ট্রেড, প্রফেশন, কলিং, ও বিজ্ঞাপন লাইসেন্স।
পরবর্তী পৃষ্ঠায় বর্ণিত শর্তাদি সাপেক্ষে ২০২৫ সনের ৩০ জুন পর্যন্ত

নাম: নূর কামবেগিকৈয়া

মা: মোম্বা ফিদ্দুর রহমান

পিতা: মোঃ কিতাব আলী

ঠিকানা: ইন্দির সুন্দার মার্কেট হাট রোডস্থিত নং ১০

ব্যবসা করার জন্য ট্রেড লাইসেন্স ফিস : ৮০০/-
বকেয়া : ৬৪০/-
সার চার্জ : X
বিজ্ঞাপন কর : X
সর্বমোট : ১৪৪০/-

গ্রহণ করিয়া এই লাইসেন্স প্রদান করা

এই লাইসেন্স ব্যবসার প্রকাশ্য স্থানে ঝুলাইয়া রাখিতে হইবে।
এই লাইসেন্স কোন বর্জিত বা স্থানের নামে পরিবর্তন যোগ্য নহে।

লাইসেন্স পরিদর্শক
ফুলবাড়ীয়া পৌরসভা
ফুলবাড়ীয়া, ময়মনসিংহ।

ফুলবাড়ীয়া পৌরসভা
ফুলবাড়ীয়া, ময়মনসিংহ।

Thank You